

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard Meyers
Debtor(s)

Case No. 20-02707-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Oct 20, 2020

User: AutoDocke
Form ID: pdf002

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2020:

Recip ID	Recipient Name and Address
db	Richard Meyers, 218 Christian St, Nanticoke, PA 18634-2510
5358341	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982234, El Paso, TX 79998-2234
5358340	Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588
5363057	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5358339	Meyers Richard, 218 Christian St, Nanticoke, PA 18634-2510
5358348	PNC Bank Mortgages Services, PO Box 8703, Dayton, OH 45401-8703
5358349	PNC Bank NA, PO Box 3429, Pittsburgh, PA 15230-3429
5366077	+ PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 20 2020 19:21:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 20 2020 19:19:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5358713	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 20 2020 19:21:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
5358344	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 20 2020 19:21:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3026
5358342	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 20 2020 19:20:13	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5358345	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 20 2020 19:21:00	Citizens Bank, PO Box 18204, Bridgeport, CT 06601-3204
5358346	Email/Text: mrdiscen@discover.com	Oct 20 2020 19:21:00	Discover, PO Box 30943, Salt Lake City, UT 84130-0943
5360138	+ Email/Text: mrdiscen@discover.com	Oct 20 2020 19:21:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
5358343	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 20 2020 19:19:15	Chase Freedom, PO Box 15298, Wilmington, DE 19850-5298
5358347	Email/Text: bknotices@mbandw.com	Oct 20 2020 19:21:00	McCarthy Burgess & Wolff, The MB&W Building, 26000 Cannon Rd, Cleveland, OH 44146-1807
5358509	+ Email/PDF: gecsed@recoverycorp.com	Oct 20 2020 19:19:14	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5358350	Email/PDF: gecsed@recoverycorp.com	Oct 20 2020 19:19:43	Synchrony Bank, Bankruptcy Department, PO Box

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5358351	Email/PDF: gecsedl@recoverycorp.com	965060, Orlando, FL 32896-5060
	Oct 20 2020 19:19:14	Synchrony Bank/Sams Club, PO Box 965005, Orlando, FL 32896-5005
5358352	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
	Oct 20 2020 19:20:00	

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
5362315	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Lisa M. Doran	on behalf of Debtor 1 Richard Meyers ldoran@dorananddorand.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: RICHARD MEYERS Aka RICHARD I. MEYERS, JR <div style="text-align: right;">Debtor(s)</div>	: CHAPTER 13 : : CASE NO. 5-20-bk- : : <u> X </u> ORIGINAL PLAN : <u> </u> AMENDED PLAN : (indicate 1 st , 2 nd , 3 rd , etc) : <u> </u> Number of Motions to Avoid Liens : <u> </u> Number of Motions to Value : <u> </u> Collateral
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CHAPTER 13 PLAN

NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in §9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E. which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN

A. Plan Payments From Future Income

1. To date, the Debtor paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total

base plan is \$ see "Total Payments" in chart below plus other payments and property stated in § 1B below:

Start mm/yy	End Mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
10/2020	9/2023	\$ 200.00	\$ 0	\$200.00	\$ 7,200.00
				Total Payments:	\$ 7,200.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: (☒) Debtor is at or under median income. *If this line is checked, the rest of §1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ 5,539.50. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines:

 X No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: _____

2. SECURED CLAIMS

A. Pre-Confirmation Distributions. *Check one:*

 X None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
PNC Bank	1 st position home equity loan on 218 Christian St, Nanticoke PA	
Citizens Bank	2 nd position home equity loan on 218 Christian St, Nanticoke PA	

C. Arrears (including but not limited to, claims secured by Debtor's principal residence). Check one.

☒ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

D. Other secured claims (conduit payments and claims for which a §506 valuation is not applicable, etc)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced

E. Secured claims for which a §506 valuation is applicable. Check one

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral: Check one

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS

A. Administrative Claims

1. Trustee Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney fees. Complete only one of the following options:
 - a. In addition to the retainer of \$_____ already paid by the Debtor, the amount of \$_____ in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$ 285.00 per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R.. 2016-2(b).
3. Other Other administrative claims not included in §§3.A.1 or 3.A.2 above.
Check one of the following two lines:

 X None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

B. Priority Claims (including, certain Domestic Support Obligations

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
	\$

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines:

 X None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines:

 X None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines:

 X None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

 X plan confirmation.
 entry of discharge.
 closing of case.

7. DISCHARGE (Check One)

- (**X**) The debtor will seek a discharge pursuant to §1328(a).
() The debtor is not eligible for a discharge because the debtor has previously received a discharge described in §1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority, or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
Level 2: _____
Level 3: _____
Level 4: _____
Level 5: _____
Level 6: _____
Level 7: _____
Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled- in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:


Level 1: Adequate protection payments.
Level 2: Debtor's attorney's fees.
Level 3: Domestic Support Obligations.
Level 4: Priority claims, pro rata.
Level 5: Secured claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: Timely filed general unsecured claims.
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

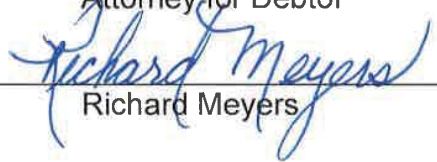
9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit)

1. There are no known arrears on the home equity loans to PNC BANK or CITIZENS BANK but if an arrears is filed as part of an allowed proof of claim, the arrears will be paid in the plan.
2. The CITIZENS BANK home equity loan is currently paid interest-only, but if it is termed out, the Debtor will pay the revised payment amount outside of the plan. The Debtor may also pay additional amounts monthly to Citizens Bank while the loan is still requiring interest only payments.

Dated: 9-11-2020



Attorney for Debtor


Richard Meyers

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in §9.